

# DISCOVERY

## To Cite:

Chindengwike JD. Influence of Tanzania Revenue Authority service quality on voluntary tax compliance among Small Medium Enterprises in Tanzania: A case of Singida region. *Discovery* 2023; 59: e95d1300

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## Peer-Review History

Received: 23 May 2023

Reviewed & Revised: 27/May/2023 to 01/July/2023

Accepted: 05 July 2023

Published: 1 August 2023

## Peer-Review Model

External peer-review was done through double-blind method.

Discovery

pISSN 2278-5469; eISSN 2278-5450



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# Influence of Tanzania Revenue Authority service quality on voluntary tax compliance among Small Medium Enterprises in Tanzania: A case of Singida region

James Daniel Chindengwike

## ABSTRACT

The aim of this study was to assess the influence of Tanzania Revenue Authority (TRA) service quality on voluntary tax compliance among Small Medium Enterprises (SMEs) in Tanzania: A case of Singida Region. The sample size of 100 respondents was employed whereby probability and non-probability sampling techniques were applied to select the sample from taxpayers in Dodoma city. Structured questionnaires and a documentary review were used to collect data. Data were analysed quantitatively and qualitatively, with the computer software SPSS Version 20 which was used to analyze quantitative data using multiple linear regression analysis and descriptive statistics. The results indicated that the TRA service quality was found to be statistically significant positive influencing voluntary tax compliance among SMEs in Tanzania. Based on the findings the following policy implementation can be attained, that is the government should put effort to improve tax service by creating simple steps to tax payers. This study also recommends that other studies could employ secondary time series data to incorporate the effect of macro-economic variables on voluntary tax compliance.

**Keywords:** TRA, Service Quality, Voluntary Tax Compliance, SMEs, Tanzania

## 1. INTRODUCTION

Tax is an involuntary fee imposed on organizations or individuals. It is legally enforced by law for the purpose of financing national activities (Mwangi, 2019). In other words, taxes are means used by the government to accumulate revenues to manage social economic activities of the country (Farok, 2022). Taxes come in a variety of shapes and sizes, including direct and indirect taxes. Income tax, capital gains tax, securities transaction tax, perquisite tax and corporate tax; are all examples of direct taxes. Sales tax, service tax, custom duty, excise duty and value added tax is examples of indirect taxes (Titova et al., 2019).

However, the amount of revenue earned through taxes for the government's spending programme is contingent on taxpayers' willingness to follow the country's tax regulations (Deyganto, 2018). Tax compliance is a significant pre-requisite in strengthening tax collection and revenue administration in voluntary basis (Kessy, 2019). There are several benefits associated with tax compliance of tax payers. These include service delivery to the community through tax collected by the government including education, health and road infrastructures, electricity, water (Alabede et al., 2011).

It should be noted that failure to comply with tax results to poor service delivery in the country. This is because; tax revenue authorities fail to meet their budget in revenue collection thus leading to underperformance (Rosid et al., 2017). Additionally, tax non-compliance behaviour may result to fine, penalties, imprisonment and even court procedures which consume time and affect taxpayers' business (Chronicle, 2017). In Africa, it has been reported that tax compliance has been affected by corruption which has been encouraging the culture of tax non-compliance among firms in sub-Saharan Africa and perceived trust of tax payers to tax authorities. Generally, this has been affecting the tax compliance behaviour of taxpayers in Africa (Jibir et al., 2020).

On the other hand, Newman et al., (2018) acknowledged that taxpayers in developing countries specifically Africa do not comply with tax laws. Most of the taxpayers in Africa do own small and medium enterprises (SMEs) compared to large business (Mascagni and Nell, 2022). Small and Medium Enterprises have been appraised to play a pivotal role on contributing to economic growth of nations and have been increasing their gross domestic product (Anderson and Komba, 2017). This is based on the fact that small and medium enterprise have been dealing in service provision in all socio-economic sectors involving education, agricultural, industrial production, transports, technology, health provision (Maghimbi, 2020; Mchome, 2016).

Due to these significant contributions of SMEs in the community, their owners have been paying taxes based on their nature of business. This is termed tax compliance. In facilitating tax compliance among SMEs, Deyganto, (2018) noted that demographic, individual, social, institutional and economic factors highly contribute to voluntary compliance attitude. Le et al., (2020) reveal that there are six groups of factors that have impact on tax compliance among SMEs. These include business characteristics, accounting practices of SMEs, awareness of tax obligations, tax policy and view on tax compliance and probability of tax examination on taxpayer compliance.

However, it is well known that tax compliance among most of the SMEs is poor as reported by Aladejebi, (2018) who says that SMEs in Nigeria are non-compliant since they are not registered in the taxpayers' tax database. Also, it was reported that in Nigeria, SMEs have no knowledge on tax laws which encourages tax non-compliance in the country. In Kenya Omondi and Theuri, (2019) argue that the level of tax compliance by SMEs has been a major issue in every government and tax authorities in various jurisdictions due to the increase in budget requirements in countries. However, in Kenya, tax education, costs of compliance and tax awareness are likely to increase tax compliance.

Tanzania has undertaken many reforms since 1988 that aimed at enhancing revenue administration, lowering tax rates, simplifying tax structures, introducing value added tax and extending the tax base. As of 2015/016-2017/2018, the Tanzania Revenue Authority report indicated increase in revenue collection because until 2018, there was observed a 7.5% increase in revenue collection. Also, it was reported in the same year that, under the late President Magufuli's regime, Tanzania under the Tanzania Revenue Authority managed to collect a total of 2.088 trillion in taxes by December only in 2018 (Kashalaba, 2017).

SMEs in Dodoma are among the sources of revenue to TRA as they are liable to pay tax. Based on the TRA records, there are only 12,670 small and medium taxpayers registered SMEs in Dodoma. Addition to that the gross domestic product to tax revenue ratio is very. This suggests that studies have been done in Tanzania on factors influencing tax compliance on SMEs (Lucas, 2020; Shitindi, 2020; Makwi, 2019; Masawa, 2018). These studies found that tax rates, tax compliance costs, record keeping, TRA service quality, fairness of tax laws and taxpayer trust had significance influence on tax compliance.

However, little has been done on factors influencing tax compliance among SMEs in Dodoma city on variables such as Tax Awareness on Tax Obligations, tax education and TRA Service Delivery. Thus, this study intended to determine the factors that influence tax compliance among SMEs in Dodoma city by incorporating these variables by using structural equation modelling and multiple linear regression analysis. Tax is an important source of government revenue which assists in financing government social economic activities in the country. Through tax compliance, the government does receive much finance to run national activities. It is also known that, through tax compliance, governments can know the amount of tax they can collect from taxpayers (Jibir et al., 2020).

In addition to that, through tax compliance, governments get enough revenue to sufficiently fund public goods and services. Despite the purported benefit of tax capacity, the government of Tanzania has been largely struggling to raise its levels of tax revenue to be at par with those of its higher income peers (Collin et al., 2021). Moreover, Tax revenue as per cent of GDP in Tanzania was reported to be 11.7 per cent in 2018, according to the World Bank collection of development indicators, compiled from

officially recognized source. This amount is lower than the tax to GDP ratio which was 15.8 per cent for low- and middle-income countries.

In line with the forgoing, tax compliance among taxpayers in Tanzania is determined by several factors. These include tax rates, fines, government service delivery and penalties (Sifuni, 2017). On the other hand, taxpayers' financial condition and ethnic diversity also determine the compliance behaviour among taxpayers in Tanzania (Sanga, 2019). Furthermore, tax education, tax compliance costs and taxpayers' trust, have also been reported to influence tax compliance (Masawa, 2018). Nevertheless, fewer studies have been done in Tanzania on factors influencing tax compliance on SMEs (Lucas, 2020; Shitindi, 2020; Makwi, 2019; Masawa, 2018).

These studies found that fairness of tax laws and taxpayer trust had significance influence on voluntary tax compliance. However, these studies did not directly study the variable like TRA service delivery which this study undertook to. Thus, the purpose of this study was to determine the assess influence of Tanzania Revenue Authority (TRA) service quality on voluntary tax compliance among Small Medium Enterprises (SMEs) in Tanzania.

## Literature Review

Fiscal Psychology theory emphasized that taxpayers do lack motivation to pay tax because they believe that there is no real advantage of paying tax. This is because the relationship between tax payer and tax authorities involves strong emotional bond and loyalty beyond transactional exchange. Kogler et al., (2013) noted that the level of trust that a taxpayer has in the government, particularly with regard to the tax system, has a significant impact on the level of voluntary compliance.

The theory of fiscal psychology does provide a deeper insight into how individuals behave in an economic scenario, the effects of economic concerns and the actions taken by the government against the attitude of the community in an effort to encourage good behaviour to comply with tax requirements. This theory does place an emphasis on the significance of constructive policies that are formulated by the government with the intention of enhancing the level of cooperation that exists between taxpayers and the government.

Kogler et al., (2013) and Abdul-Razak and Adafula, (2013) pointed out that the perception of tax payers on tax authorities and taxpayers trust on tax system determines the compliance behaviour of taxpayers. In relation to this study, Fiscal psychology theory was relevant on the grounds that when SMEs have positive perception on tax system, they are likely to voluntarily comply with tax and vice versa is true. This means that when tax system provides reasonable tax rate, tax education, increase tax awareness on tax obligation to taxpayers and provide quality tax services then SMEs are likely to perceive positively the tax system.

On the other hand, when tax payers are being provided with quality and reasonable social services as return or their taxes, then they will perceive positively the tax system and voluntarily comply. Also, when taxpayers pay tax and no social services are delivered to the community, then this will likely attract involuntary tax compliance and non-compliance. Taxpayers are more motivated to comply with tax when they are provided with best and quality services from revenue authorities. This has been evidenced by several literatures based on studies conducted by different scholars and researchers.

In Ghana, Susuawu et al., (2020) did a study on whether service quality influences tax compliance behaviour of the SMEs. The study employed a survey design with the aid of descriptive, regression and correlation analysis for analysis. The study tested whether service quality through reliability, responsiveness, assurance and empathy had positive or negative effect and found that these had positive significant effect on tax compliance behaviour among SMEs. It was also noted that, when these service quality indicators are not well utilized, then there will be poor service quality and this leads to involuntary tax compliance.

In supporting this, Yunianti et al., (2019) also did a study in Indonesia on the influence of awareness, moral obligations, tax access, service quality and tax sanctions on taxpayer's compliance in paying motor vehicle tax. The study employed a survey method through questionnaire. The data collected were then analysed using multiple linear regression. The study findings unveiled that the quality of service from revenue authority to taxpayers showed positive effect on the taxpayers' compliance in paying motor vehicle tax.

On the other hand, Masari and Suartana, (2019) did a study on the effect of tax knowledge, service quality, tax examination and technology of compliance regional tax mandatory. Questionnaires were used as data collection method. A multiple linear regression analysis was used as analysis plan. The results unveiled that revenue authority service quality had a positive effect on local taxpayer compliance. Rahmawati and Yulianto, (2018) also did a study by analysing the factors affecting individual taxpayers' compliance.

For the purpose of this study, a quantitative methodology was applied and questionnaires were the instrument of choice for data collection. After that, multiple linear regression was used to analyse the gathered data. The results of the study unveiled that

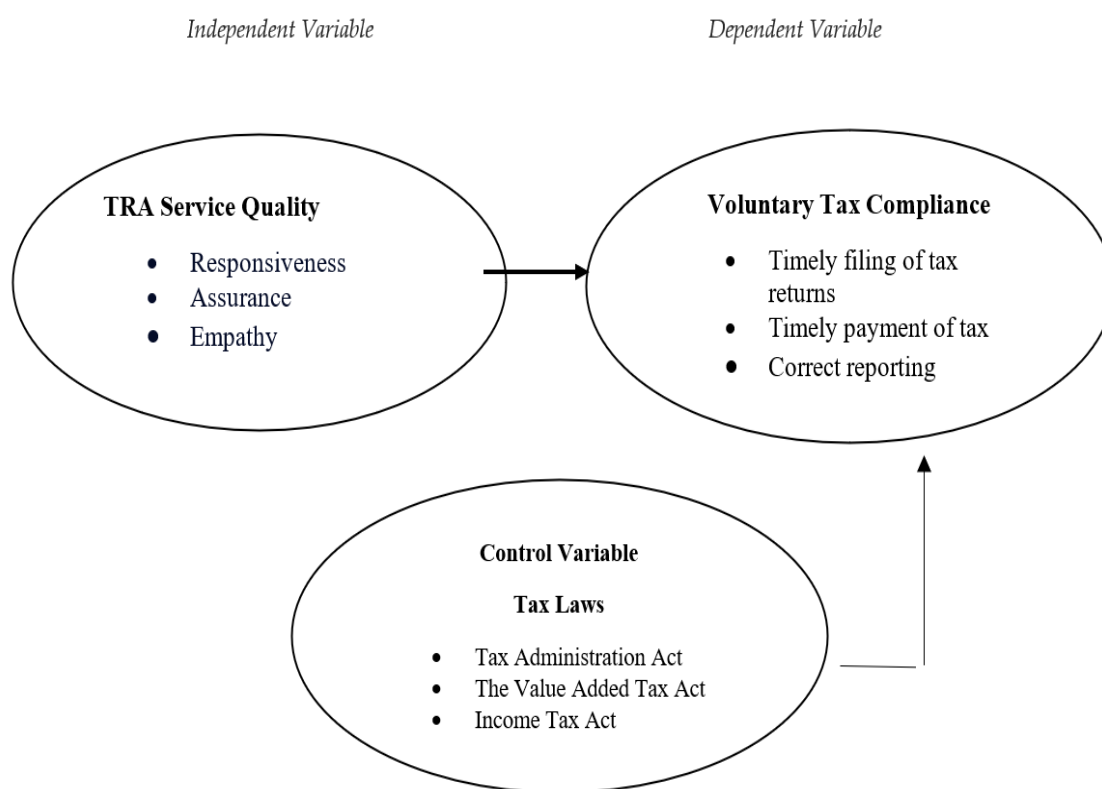
perception of service quality by taxpayers towards revenue authority had no significant effect on taxpayer's compliance. A study on the factors that influence taxpayers in Tanzania to voluntarily comply with their tax obligations was carried out in Tanzania by Masawa, (2018).

A quantitative methodology was utilised for the study. Following a descriptive analysis of the data, a factor analysis and subsequently a regression analysis were carried out in order to investigate the possible connections that may exist between the variables. According to the findings of the study, it was discovered that voluntary tax compliance is influenced by a number of factors, some of which include the trust of taxpayers, the quality of services provided by tax authorities and the fairness of tax laws.

On the other hand, Sanga, (2019) did a study in Tanzania investigating factors influencing taxpayers' compliance behaviour. The study employed survey method and questionnaire were used as data collection methods. Multiple regression analysis and other descriptive techniques were used for analysis. According to the findings of the study, a significant relationship exists between taxpayers' perceptions of the quality of tax services and the quality of public governance and taxpayers' compliance behaviour. Based on the reviewed literatures, studies have shown how important service quality of revenue authority boosts tax compliance among taxpayers. However, less attention has been paid to how TRA service quality has influenced voluntary tax compliance among SMEs in Dodoma city which was the focus of this study.

### Conceptual Framework

The conceptual framework is a diagram that shows how the study's variables interact with one another. It provides a more comprehensive knowledge of the interaction between the various concepts that make up a phenomenon. As in Figure 1, the conceptual framework summarizes the link between independent and dependent variables.



**Figure 1** Conceptual Framework

Source: Researcher's Construct Based on Literature Review 2023.

## 2. RESEARCH METHODOLOGY

The sample size of 100 respondents was employed whereby probability and non-probability sampling techniques were applied to select the sample from taxpayers in Dodoma city. Structured questionnaires and a documentary review were used to collect data. Data were analysed quantitatively and qualitatively, with the computer software SPSS Version 20 which was used to analyse

quantitative data using multiple linear regression analysis and descriptive statistics. The following Multiple linear regression model was employed:

$$Y_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon_i \dots \dots \dots (i)$$

$Y_i$  = Voluntary Tax compliance

$X_1$  = TRA Service Delivery

$X_2$  = Tax Laws

$\varepsilon_i$  = Error term

### 3. RESULTS AND DISCUSSION

Table 1 shows the reliability of each construct employed in this study to measure or to answer the specific objectives employed in this study. Table 1 show that each of the construct employed in this study comprises of the Cronbach alpha of 0.7 or above. This verifies that each of the constructs employed in this study measured what was intended to be measured and also that this construct could be repeated in the same study in other areas. These findings are in line with different research and articles employed in different fields of business and social science, which support that the Cronbach alpha 0.7 is accepted and in addition to that, it demonstrates that the test or scale constructed research study is fit for purpose.

**Table 1** The Reliability Test

Variable	Number of Items	Cronbach alpha
TRA services delivery	7	0.959
Voluntary Tax compliances	9	0.965

Source field data (2023)

**Table 2** Demographic Characteristics of the Respondents

Variable	Frequency	Percent
Sex of the Respondent		
Female	39	39
Male	61	61
Education level		
Primary	37	37
Secondary	39	39
Diploma	14	14
Undergraduate	7	7
Graduate	3	3
Work experience		
Below 5 years	41	41
6-10 Years	38	38
11-15 years	15	15
16-20 years	3	3
Over 20 years	3	3
Age		
<21	14	7
21-35	36	56.3
36-45	30	22.5
45 years and above	20	21.3

Source: Field data (2023)

**Table 3** Mean Distribution of the Influence of TRA Service Quality on Tax Compliance among SMEs in Dodoma City

Variable	Minimum	Maximum	Mean	Std.
The procedures to do in order to fulfil obligation as a taxpayer are simple	1	5	4.21	1.057
I believe that tax system is fair	3	5	4.21	0.556
The tax administration system in Tanzania is complex	3	5	4.03	0.594
The good tax administration system can enhance taxpayers' voluntary compliance	1	5	4.15	0.626
The changes in tax administration system in Tanzania are required	2	5	4.04	0.695
Improvement of tax system can increase the level of taxpayers' voluntary compliance	1	5	4.01	0.835
Poor tax administration system can decrease the level of taxpayers' compliance	2	5	4.32	0.618
Overall mean			4.252857	

Source: Field Study, 2022

KEY: Mean scores ranging from 1.00 – 1.79 = SD, 1.8 – 2.59 = D, 2.6 – 3.39 = N, 3.4 – 4.19 = A, 4.2 – 5.0 = SA.

Table 3 presents an average distribution of the strength of influence that the quality of TRA services has on the level of tax compliance among SMEs in the city of Dodoma. The results of the descriptive statistics, which are in Table 4, show that all of the variables had values of 4 or higher. This indicates that the respondents were in agreement that the quality of the services provided by TRA was having an effect on the level of tax compliance achieved by SMEs in the city of Dodoma. In addition to that, the mean score across the board is 4.252857, which is located between 4.2 and 5.0. This demonstrates that the respondents had a very strong agreement on the suggested influence of TRA service quality on tax compliance among SMEs in the city of Dodoma.

**Table 4** The overall descriptive statistics factors influencing tax compliance among SMEs in Tanzania

Variable	Minimum	Maximum	Mean
The Influence of tax rates on Tax Compliance among SMEs in Dodoma City	1	5	4.0567
The Influence of tax Education on tax Compliance among SMEs in Dodoma City	1	5	4.5850
The Taxpayer's Awareness of Tax Obligation Influence Tax Compliance among SMEs in Dodoma City	1	5	4.0400
The TRA Service Quality Influence Tax Compliance among SMEs in Dodoma City	1	5	4.2529
Overall Mean			4.2337

Source: Field Study, 2023

KEY: Mean scores ranging from 1.00 – 1.79 = SD, 1.8 – 2.59 = D, 2.6 – 3.39 = N, 3.4 – 4.19 = A, 4.2 – 5.0 = SA.

Table 4 provides an overview of the typical distribution of the factors that have an impact on tax compliance among SMEs in Tanzania. The findings from descriptive statistics, which are in Table 4, show that the overall mean for all variables and factors was four or higher. This indicates that the respondents agreed that the factors influencing the tax compliance among SMEs in Tanzania were TRA service quality, tax rate, taxpayer's awareness on tax obligation and tax education. In addition to that, the mean value for all of the components combined is 4.2337, which lies in the range from 4.2 to 5.0. This demonstrates that the respondents had a solid consensus that the above criteria have a significant influence on tax compliance among SMEs in Tanzania.

When using multiple linear regression, the multicollinearity test is always performed to determine whether or not the independent variables that are part of the model influence one independent variable to another independent variable. This is done in order to determine whether or not the model is valid. When it comes to multicollinearity, the rule of thumb is that there is severe multicollinearity whenever the variance inflation factor (VIF) is greater than 10. According to the findings in Table 5, there is no



evidence of multicollinearity because the VIF values for all of the independent variables are less than 10 and the average of all of the VIF values is likewise less than 10.

**Table 5** Test of Multicollinearity

Variable	VIF	1/VIF
TRA service quality	4.29	0.23332
Tax laws	4.04	0.247818
Mean VIF	6.31	

**Table 6** The Breusch pagan test of heteroskedasticity

Source	chi2	df	p
Heteroskedasticity	18.3	14	0.7094
Skewness	7.76	4	0.1009
Kurtosis	2.57	1	0.1092
Total	28.62	19	0.0721

H0:  $\gamma = 0$  The residuals variance is constant (homoskedasticity)

H0:  $\gamma > 0$  The residuals variance is not constant

Table 6 show that there is no evidence of heteroskedasticity in the data since the p-value is higher than 0.05, indicate that. Because of this, it follows that the model does not suffer from the issue of heteroskedasticity and it also follows that the model is reliable.

**Table 7** Test of normality

Variable	Obs	W	V	z	Prob>z
Residual	100	0.98522	1.210	0.423	0.33630

$H_0$ =data are normally distributed

$H_1$ =data are not normally distributed

Table 7 indicate that the null hypothesis should be accepted while the alternative hypothesis should be rejected. Previous studies demonstrate a similar rejection of alternative hypotheses and provide additional evidence for the conclusions. This suggests that the residual values returned from the model have a normal distribution and are the result of complete random chance. In addition to this, this suggests that the model is accurate and that it may be utilised in forecasting or the evaluation of policy.

**Table 8** Influence of TRA service quality on voluntary Tax Compliance among SMEs in Tanzania

Tax Compliance	Coef.	St. Err.	t-value	p-value	95% Conf	Interval	Sig
TRA service quality	0.1110	0.031	3.58	0.001	0.049	0.172	***
Tax laws	1.0010	0.062	16.20	0.000	0.879	1.124	***
Constant	21.034	1.650	12.75	0.000	17.758	24.309	***
Mean dependent var	39.131		SD dependent var		4.754		
R-squared	0.983		Number of obs		99.000		
F-test	1345.603		Prob > F		0.000		
Akaike crit. (AIC)	196.218		Bayesian crit. (BIC)		209.193		

\*\*\*  $p < .01$ , \*\*  $p < .05$ , \*  $p < .1$

Table 8 shows the findings of the multiple linear regression analysis which were employed to determine the Influence of TRA service quality on voluntary Tax Compliance among SMEs in Tanzania. Table 8 indicate that independent variables included in the model were good predictors of voluntary tax compliance among SMEs in Tanzania. About 98.3% of variations of voluntary tax compliance among SMEs in Tanzania were explained by the variations in the explanatory variables included in the model. The results further indicated that explanatory variables included in the model collectively had a significant influence on the voluntary tax compliance among SMEs in Tanzania ( $F = 1345.603$ ,  $P < 0.000$ ). All the predictor variables (tax laws and TRA service delivery) significantly influence voluntary tax compliance among SMEs in Tanzania.

#### 4. CONCLUSION AND RECOMMENDATIONS

The results indicated that the TRA service quality was found to be statistically significant positive influencing voluntary tax compliance among SMEs in Tanzania. Based on the findings the following policy implementation can be attained, that is the government should put effort to improve tax service by creating simple steps to tax payers. This study also recommends that other studies could employ secondary time series data to incorporate the effect of macro-economic variables on voluntary tax compliance.

##### Informed consent

Not applicable.

##### Ethical approval

Not applicable.

##### Conflicts of interests

The authors declare that there are no conflicts of interests.

##### Funding

The study has not received any external funding.

##### Data and materials availability

All data associated with this study are present in the paper.

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